

## CLAIMS:

1. A point-of-sale transaction system comprising:

a portable scanner for scanning information relating to a transaction;

a portable point-of-sale terminal (POST) in operative communication with the portable scanner for receiving the information, the POST also for reporting information to a transaction approval service and for receiving transaction approval or denial from the transaction approval service

wherein any one of or a combination of the portable scanner or POST formats the information for reporting to transaction approval service.

2. A point-of-sale transaction system as in claim 1 wherein the scanner is in operative communication with the POST via a wireless link.

3. A point-of-sale transaction system as in claim 1 wherein the scanner includes:

a processor operatively connected to a reader for processing scanned information and wherein the scanned information is any one of or a combination of text, code or handwriting on a cheque;

an interface operatively connected to the processor for operative communication with the POST; and,

wherein the processor receives a digital image of the text, code and/or handwriting information and formats the text, code and/or handwriting information for sending to the POST via the interface.

4. A point-of-sale transaction system as in claim 3 wherein the scanned information is the routing code from a cheque and the processor converts a digital image of the routing code to a formatted string.

5. A point-of-sale transaction system as in claim 4 wherein the processor compares the formatted string to a library of jurisdictional codes to determine if the formatted string corresponds to a jurisdictional code.

6. A point-of-sale transaction system as in claim 3 wherein the scanner includes a display operatively connected to the processor for displaying instructions or information to a user relating to the transaction.

7. A point-of-sale transaction system as in claim 3 wherein the POST includes a card reader for reading information from any one of or a combination of a debit card, credit card or smart card.

8. A point-of-sale transaction system comprising:

a portable scanner for scanning information relating to a transaction; the scanner including

a processor operatively connected to a reader for processing scanned information and wherein the scanned information is any one of or a combination of text, code or handwriting;

an interface operatively connected to the processor;

a display operatively connected to the processor for displaying instructions or information to a user relating to the transaction; and,

wherein the processor receives a digital image of the text, code and/or handwriting information and formats the text, code and/or handwriting;

a portable point-of-sale terminal (POST) in operative communication with the portable scanner via a wireless link, the POST for receiving the scanned information, the POST also for reporting information to a transaction approval service and for receiving transaction approval or denial from the transaction approval service.

9. A method of obtaining approval for a cheque transaction between a payor and a payee comprising the steps of:

a) scanning cheque information from a cheque with a portable scanner;

b) reporting the scanned cheque information to a point-of-sale terminal (POST);

- c) establishing an operative connection between the POST and a cheque clearing service;
- d) transferring the scanned cheque information to the cheque clearing service; and,
- e) receiving transaction approval or denial at the POST from the cheque clearing service.

10. A method as in claim 9 further comprising the step of printing a receipt at the POST.

11. A method as in claim 9 wherein the portable scanner includes a processor and wherein after step a) the processor compares a scanned code with a library of jurisdictional codes to determine if the formatted string corresponds to a jurisdictional code.

12. A method as in claim 9 wherein a payee enters the amount of the transaction into the POST or scanner for formatting and reporting to the cheque clearing service.

13. A method of obtaining approval for a cheque transaction between a payor and a payee comprising the steps of:

- a) scanning cheque information from a cheque with a portable scanner wherein the cheque information includes any one of or a combination of text, code or handwriting;
- b) entering a transaction amount on the POST;
- c) reporting the scanned cheque information to a point-of-sale terminal (POST);
- d) establishing an operative connection between the POST and a cheque clearing service;
- e) transferring the scanned cheque information and the transaction amount to the cheque clearing service; and,
- f) receiving transaction approval or denial at the POST from the cheque clearing service.